## BANKING SYSTEM REFORM NEEDED

Senator Aldrich Says It Is Most Important Question Before Monetary Commission.

PRESENT METHODS OBSOLETE

Better Organized Than National Banks.

Philadelphia, Dec. 8."-The Need for Currency Reform" was discussed by Senator Aldrich, chairman of the national monetary commission; Senator Burton, a member of the commission, Assistant Secretary of the Treasury Andrew, a former secretary of the commission, and Director Roberts of the mint, at a special session of the American academy of political and social science here tonight.

Senator Aldrich declared that in his senator Adrica decared and in an opinion the reform of the present banking system was the most important work now before the monetary commission. The currency problem would adjust itself, he said, when the banking system was taken care of. He-sald many methods prescribed by law for the control of national banks had become obsolete, and "the national government, having assumed control of the organization of credit, it is manifestly incumbent upon it to enter at the earliest possible moment control of the organization of credit, it is manifestly incumbent upon it to enter at the earliest possible moment upon such a revision of our national banking legislation as will make our

and danger at the crisis, and leaves the mother in such healthful con-

dition that her recovery is always rapid and natural. Mother's Friend

is sold at drug stores. Write for our free book for expectant mothers. BRADFIELD REGULATOR CO.,

We deliver.

Atlanta, Ga.

The well-dressed

has us do it.

Bell 5235.

Special Quotation for Saturday

Our famous St. Grade Flour, sale, sack .......\$1.15

Finest selection new stock raisins, package ......10c

Also our fine clean new Currants, package .....12c

One ton of Utah Grade Pure candy, Sat. special, lb. 10c

Fine Chocolates, pure creams, pound ..........15c

Nuts, 'oranges, mixtures, fancy baskets of candies,

Cash Dep't

42 TO 48 WEST FIRST SOUTH.

If You Buy Coal for

Heat Value

You'll always order

ABERDEEN COAL

chocolates and a nice assortment of useful Christmas

Other candies at prices to beat all.

Phone us—Ind. 1215. Bell 3539.

We deliver the goods.

fellow has his clothes French Dry Cleaned and

Pressed. He generally

Salt Lake Cleaning &

Dyeing Co.

351 South State.

#### Sick Headache

Is often caused by torpidity of the liver, which may be cured and prevented by occasional doses of Hood's Pills-easy to take, easy to operate, gentle and yet thorough, purely yegetable, and equally adapted for chil-dren and adults. Remember there is no real substi-tute, and always insist on having

notes and silver certificates now outstanding in denominations above \$5 is only about \$250,000,000. They are being reduced to the smaller denominations as fast as the treasury can place hands on them, and at the present rate will be absorbed in the next five or six years, if the treasury can get them." Hood's Pills Get a box today. 25c. Druggists or mail of C. I. Hood Co., Lowell, Mass.

methods and practises more respon-sive to the demands of our modern business life."

If Made by Hood It's Good.

Continuing, Senator Aldrich said:
"The virtual weakness and practical
defects of our national banking sys-tem are shown by the relative growth of national banks and state banks and of national banks and state banks and trust companies in the last 25 years. Within this period the number of national banks has increased 4268, while the number of state banks and trust companies has increased 11,085.

"The capital and surplus of the state banks and trust companies have increased in the same time from \$175. creased in the same time from \$175. 000,000 to \$1,283,000,000. In many im-

trust companies. "It is manifest that the state banks and trust companies are better organized to respond to the business demands of the communities in which they are located."

Senator Burton said the need for current reform did not arise from any insufficiency in the general amount. With the exception of France, the per With the exception of France, the per capita circulation in the United States is larger than in any other great commercial country. The defects of our currency system, he said, were due to the retention of the old method, discarded by so many countries, of maintaining a government currency.

Director Roberts of the mint declarated there is an pressing occasion to

persecution which he is seeking to show caused him to kill Alfred H. Hunter. The children testified they heard Hunter threaten their father.

Greaves took the stand in his own defense afterward. A juror asked him if he had the killing of Hunter in his mind when he left his home with a revolver. He denied that he had.

ASSOCIATION OF LIFE The greatest crisis in a woman's life is when first she becomes a mother. All the physical strength of her nature is demanded at such times,

Ind. 1734.

Chicago, Dec. 9.—The fourth annual meeting of the Association of Life Insurance Presidents opened its sessions here today with Paul Morton, president of the Equitable Life Assurance society, presiding. The meetings are being held in the Hotel La Salle, and will continue until tomorrow night. Mr. Morton in his opening address proclaimed the west the future center of insurance activities, declaring that "the star of insurance, like the star of empire, westward takes its way."

Others who spoke at the morning session were Fred W. Potter, superintendent of insurance of Illinois; E. B. and it is necessary that her system be thoroughly prepared for the event, in order that her health be preserved for future years. Mother's Friend is woman's safest reliance; it is a medicine for external use, composed of oils and other ingredients which assist nature in all necessary physical changes of the system. Its regular use before the coming of baby prepares the muscles and tendons for the unusual strain, aids in expanding the skin and flesh fibres, and strengthens all the membranes and tissues. Mother's Friend lessens the pain

tendent of insurance of Illinois; E. B. Craig of Chattanooga, who responded; Edmund James, president of the University of Illinois, Robert L. Cox and Henry Moir.

If you are suffering from billousness,

onstination, indigestion, chronic head-

ache, invest 1 cent in a postal card, send to Chamberlain Medicine Co., Des Moines, Iowa, with your name and ad-

dress plainly on the back, and they will

forward you a free sample of Chamber-lain's Stomach and Liver Tablets. Sold

Wakeling. 204 Atlas Block.

DEFENDED HIS OWN CASE;

GOT LIFE IMPRISONMENT

St. Louis, Dec. 8.4-Life imprisonment was the verdict returned late today in the case of Austin Greaves, who conducted his own defense against the charge of first degree murder in killing his neighbor, Alfred Hunter, about four months ago.

months ago.
Greaves placed his children, Goldic, aged 12, and John, aged 9, on the witness stand and drew from them-by his questions a story of the neighborhood persecution which he is seeking to show

INSURANCE PRESIDENTS

by all dealers.

months ago.

Mr. Cox pleaded for a general effort on the part of insurance people to aid colleges in putting an insurance course in their vocational curricula. He said: "Many of the colleges and universities are groping more or less in the dark with respect to this study (insurance). They seem to see a field for the work, although the fulfillment of that vision is handicapped by a lack of

CYCLONE SWEEPS SPAIN.

Cererebe, France, Dec. 8.—Advices received here late today state that western Spain has been swept by a cyclone that razed everything in its

Several small vessels sank in the harbor of Corunna and a number of persons were drowned.

At Seville the river rose 10 feet, flooding the valley. Several persons were killed and many wounded near

TO HELP RELEASED PRISONERS. New York, Dec. 9 .- For the help of of prison conditions in this city, a na-tional league of volunteer workers has been organized here. The association will be known as "the Barrows league," named in memory of Samuel June Barrows, who for many years, as secretary of the prison association, was one of the leading penologists of the United

PAYNE TARIFF INCREASES TRADE WITH PHILIPPINES

Washington, Dec. 9 .- That the Payne Washington, Dec. 9.—That the Payne-Aldrich tariff law has tended to in-crease the trade between the United States and Philippines is exemplified by figures compiled by the bureau of statistics. Parmitting an interchange, free of duty of practically all classes of articles passing between this coun-try and islands, trade between the United States and the Philippines has

Philippines reports for the first quar-

CHOLERA RIOTS DAILY,

hoat Zaire was dispatched to the island earrying troops and medicines. FLOODS IN PORTUGAL, Oporto, Portugal, Dec. 9.—There are neavy floods in northern Portugal. The

The State School Book Depository

Teachers and Students

Book Store

### they will ever again embarrass—the treasury. "Since June 3, 1900," he said, "the country has absorbed \$337,000,000 of CHRISTIAN SCIENCE notes in the denominations of ones, twos and fives, and the demand has not been fully satisfied at that. "The total amount of United States

Boston Post Says Will of Mrs. Eddy Practically Leaves Whole of Her Estate to It.

Boston, Dec. 9 .- According to The Post this morning, the will of Mrs. Mary Baker G. Eddy, which will be made public in a few days, leaves practically the whole of the \$1,500,000 estate to the Christian Science church The board of directors of the church is to have the final decision as to the form the bequest will take, it is said. Ex-Congressman Henry M. Baker of Bow, N. H., a relative, is named as administrator, according to The Post. The will was drawn in 1994 in Con-Insurance Firm in Utah writing fire insurance on the property of the Unit-ed States Government. For absolute security place your insurance with

Rot a fioliar is jett, it is said, to George W. Glover of Lead S. D., or to Dr. R. K. Foster-Eddy, the son and adopted son of Mrs. Eddy. Both recently received substantial sums from her estate after litigation.

to the papers.

ord, N. H.

Not a dollar is left, it is said, to

Bequests of from \$1,000 to \$10,000 go to Mrs. Eddy's household staff. Calvin Fyre, one of her advisers, gets \$18,000, is is said, and Rev. Irving C. Tomlinson and Mrs. Laura E. Sargent

are also beneficiaries. are also beneficiaries.

Members of the board of directors and other leaders of the Mother church are not mentioned in the will. According to The Post's Informant, there is nothing in the will which relates to the location of Mrs. Eddy's burial place. Alfred Farlow, manager of the Christian Science publication committee said today.

committee, said today;
"The stories of the Mary Baker Eddy will which have appeared are purely guess. The directors have not looked at the will. When they have anything to make public they tell me they will give it to me so I can give it

"The board of directors has so many more important things to attend to that I can not tell when the will will be read."

> NEW 1911 CATALOGUE JUST ISSUED.

We will mail it and a number of noliday catalogues of miscellaneous books, gift books and our catalogue of our National Library sale of standard sets free on application.

DESERET NEWS BOOK STORE.

6 Main Street. IN SHEET STEEL TRADE

Pittsburg, Dec. 9 .- According to the best opinion in Pittsburg today there will be no open market in the sheet steel trade. This conclusion was reach. ed at yesterday's meeting of important manufacturing interests. It was explained that some cutting had been In progress and more was to be expected, but when the makers of sheet went into the condition of trade, it was found that business in November had been better than in October, with excellent prospects for December, It

ent uneasiness in the trade was due to over production and increased capacity rather than to a general desire for lower prices, that if production was held to demand, as in the past, the situation will automatically adjust

was found that there was little demand

Before leaving the city James M. Campbell, head of the sheet department of the American institute of fron and steel, said; "No changes were made in prices, The market is dropping off a little and

will continue until about the middle

of January. I feel there will be a decided improvement and the tonnage of the coming year will be greater than that of 1910." that of 1910.

Kidney trouble preys upon the mind, dis-courages and lessens ambition; beauty, vigor and cheerfulness soon disappear when the kidleys are out of order or diseased For good results use Dr. Kilmer's Swamp-Root, the great kidney rem-

edy. At druggists, Sample bottle by

mail free, also pamphlet, Address, Dr. Kilmer & Co., Bingham-ton, N. Y.

A Leyson box contains something of distinction of its

Phone 65 For the Correct Time. eysons

# Auerbach's Saturday Economy Sales!

We are determined to make this the Banner Day of the Season and these are the sort of values that will do it.

TOP OF OF

Sheet Blankets Go Saturday at a

**Turkish Bath** Rugs

Saturday

49c

66c

**Lace Curtains** Go Saturday at

\$1.88

Bleached Shaker Flannel

10c

34 in. wide. Goes Saturday per yd.

\$1.63

COMFORTS

Go Saturday a

Ladies' Wool Hose Best 75c grade at 50c. Extra fine quality black

eashmere hose in all sizes.

40 in. wide, Goes

White Apron

Lawn

Bath Towels

Turkish

**\$1.48** 50c Bungalow Cnrtain Net

Gray Wool

Blankets

\$2.98

Tapestry

Portiers



# Xmas Sale of Children's and Little Misses'Dresses, Coats, Skirts & Furs

The Children's and Little Misses' section of our Rready-to-Wear Department is Now Complete. We expended special efforts this season to perfect this Department and as a result we have been showing with great success a smart attractive line of D resses, Skirts, Coats and Furs for little children and the little Miss., And now just before XMAS we are placing for your selection, our entire stock of these well selected children's Garments on sale at strikingly low prices.

colors. Sizes 6 to 14 \$1.39 \$5.00 Children's dresses in pretty plaids or plain colors, ages 6 to 14 \$3.45 \$8.50 Children's dresses—a grand assortment innumerable ideas—ages 6 to **6.5** Oct \$5.95 14 years ...... \$5.00 Misse's skirts of panama in \$3.45

navy or black or maroon

\$3.50 Children's coats, ages 2 to 6 years, Bearskin, velvet, corduroy or skin, velvet, corduroy or \$1.98 \$4.50 Children's coats, ages 2 to 6 years-Charming little coats, many styles ..... \$7.50 Children's coats of a fine melton cloth in mixtures. Ages 8 to 14 \$10.00 Children's Coats of a dozen different

styles. Ages 8 to 14 \$6.75 \$1.75 Children's fur sets of white \$1.19

\$8.50 Misses' skirts, smart styles, of \$1.595 \$6.00 Misses' fur sets of lamb's wool in white or grey \$3.75 Ladies' Cashmere Gloves Intants' Mittens

Onting Elannel Skirts Best 75e Grade at 49c. White or pink or blue striped, extra good quality outing flannel skirt. All lengths in the very best

Infants' Leggins

Best \$1.00 Grade at 65c.

Infants' finest quality zephyr knitted wool leg-

gins, in white or cardinal,

extra fine \$1 quality on sale at 65 C

**Outing Flannel Gowns** 

Best \$1.25 value at 79c.

Made of extra quality, white, pink or blue strip-

ed outing flannel in all sizes. Best

sizes. Best 79c

Children's Mittens

Best 20c grade at 10c.

mittens, best 20c grade on

sale Saturday

Children's fast black

49c

75c grades on

sale at .....

The total value of imports from the The total value of imports from the islands for the first 15 months operating under the new law amounted to \$24,333,000 against \$11,500,000 for the 15 months immediately preceding its enactment. Exports to the islands for 15 months since the new tariff has been in effect were valued at \$23,500,000 against \$12,500,000 for the previous 15 months.

Philippines reports for the first quarter of the calendar show that merchandise from the United States formed 21.6 per cent of the total imports against 14.8 per cent in the corresponding quarter of last year, the figures in each case being exclusive of imports by supply offices of the army, navy and insular and railway entries.

Lisbon, Dec. 9.—Advices from Funchal state that the situation growing out of the cholera epidemic is serious throughout Madeira. Cholera riots occur daily. The food supply is running short and today the Portuguese gunbant Zubay was disputed, to

South Sea river, normally a modest stream, is today a raging torrent 36 feet deep. The pure water supply of this city is threatened.

Headquarters

The Descret News

Intants' Sweaters Best \$1.25 Grade at 89c Infants' extra qualit zephyr knitted wool sweat-ers in white or cardinal Best \$1.25 grade at ..... 89c

Children's Stocking Caps Best 25c Value at 15c. Stocking caps in white and all colors. Splendic 25c grade on 15c

Children's Black Pants Best 35c Grade at 25c. Children's fast black fleeced fine ribbed pants in all sizes. Best 35c grade on sale 25c

Ladies' Golf Gloves Best 25e Grade at 15c Knitted golf gloves in All sizes. 25c 15c

SPECIAL Extraordinary

\$2.50 Dolls at \$1.39. Fine kid body dolls, large size. Beautiful jointed dolls and hand-comely dressed dolls. The prettiest, on sale Saturday \$1.39

Black Satin 36 inches wide, high lustrous fin sh and fine grained. One of th very best qualities for gown vaists, skirts and coats. Valu

1.85, sale price **Black Taffeta Silk** 36 inches wide, medium soft and

\$1.48

mere ribbed heavy fleeced union suits. All sizes in the best \$1 grade on sale at 69c

Best 50c grade at 25c.

silk lined. All sizes in the best 50c 25c

the best 50c grade at ..... 25c

Children's Wool Hose

Best 35c Grade at 25c,

Saxony wool knitted stockings in all children's

sizes, with grey merino heels and toes. The best wearing 35c hose 25c

Ladies' Union Suits

Best \$1.00 Grade at 69c.

Pure white fine cash-

Black cashmere gloves,

tens in white and all colors. Prettiest and best 20c grades on 10c Children's Wool Hose 3 Pair for 50c, Best 25c grade wool hose, fast black with grey

merino heels and toes in all children's sizes. on sale Saturday at-3 PAIR FOR 50 Lanies' Vests and Pants Best 60c Grade at 45c.

Best 20c grade at 10c.

Infants' fine wool mit-

ed fine cashmere vests and pants. All sizes, Best 60c 4.5c

SHOE SPECIALS MISSES' FELT HOUSE SLIPPERS, with ming and leather soles. Sizes 11 1/2 to 2. ing and leather soles. Sizes 11½ to 2. \$1.15
pecial per pair
LADIES BLACK FELT HOUSE SLIPPERS—With fur trimming and leather soles. Sizes 3 \$1.20 to 8. Value \$1.50 at per pair ..... \$1.20 MEN'S TAN OR BLACK KID HOUSE SLIPPERS— 

## Specials in Men's Furnishings

GOOD HOSIERY.

"Weston heel and toe walking sox," America's best for wear and fit. All colors. They sell at 25c Special per neat box

10c

\$1.35

\$1.50 shirts in coat and other styles, plain or pleated, with attached or detached cuffs. An elaborate assortment of patterns. Standard makes. \$1.15 UNION SUITS.

PAJAMAS, \$1.50 values in outing flannel and other materials. Assorted col-\$1.50 values in heavy derby ribbed cotton—gray color. All sizes. \$1.15

\$1.00

Boys' Clothing Department Specials GAUNTLET GLOVES. \$1.00 values in leather gauntlet gloves with tassels and silk corded

69c pair .... WINTER CAPS, 50c caps with fur inside bands in assorted patterns, golf styles, suitable for boys 6 to 16 years of age. Special at RUSSIAN BLOUSE SUITS.

cuffs. Special per -

years. Special for Saturday at only ... \$1.98

\$6.50 values in navy blue, brown, red, grey and fancy mixed patterns. Sizes 21/2 to 8 years, Special at

\$4.45 only ..... SWEATER COATS.

\$1.25 wool sweater coats, neatly finished. Colors: navy with ear-dinal, cardinal with navy, oxford grey with navy or cardinal. All sizes for boys 6 to 16 years of Special all day at \$1.00

AUERBACH'S SATURDAY NIGHT SPECIALS FROM 7 TO 9 O'CLOCK Saturday Night Saturday Night Saturday Night from 7 to 9 o'clock

from 7 to 9 o'clock from 7 to 9 o'clock \$2.00 WHITE \$1.25 SHEET CABLE NET CURTAINS BLANKETS 3 yds. long—for 2 hours, 2 pair to customer at a

\$1.29

5c WASH CLOTHS For 2 hours, 5 to customer

Grey and tan white, for 2 hrs., 2 pair to a cus-**69c** Saturday Night from 7 to 9 o'clock \$1,50 DAMASK NAPKINS Silver bleached-18 in. square. One

dozen to a cus-tomer at a dozen

79c

\$1.25 DRESSING 49c

Fleeced lined dressing sacques, 8 or 10 different styles, belted, shirred or loose, large collars, turn over collar or collarless, medium light or dark shades. All sizes. \$1,25 values, special between

\$3.00 Fancy Plaid Double Bed Size BLANKETS For 2 hours, two pair to customer at a pair-\$1.89

For 2 hours, 2 to 39c Saturday Night from 7 to 9 o'clock Saturday Night from 7 to 9 o'clock COMFORTS DAMASK

In fancy plaid effects, for 2 hours, 4 yards to a cus-

Extra heavy, size 72 by 80, for 2 hours, 2 to a ous-

75c Center Pieces.

DOILLES

Saturday Night from 7 to 9 o'clock

2c